

AMENDMENTS TO THE CLAIMS

1-22. (Cancelled)

23. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising ~~the steps of:~~

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy, by an insurance company, covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically; and

altering terms of the issued insurance policy based on content of the data output electronically by the incorporated technology.

24. (Previously presented) The method of claim 23, wherein altering the terms of the insurance policy comprises altering the premium.

25. (Currently Amended) The method of claim 23, ~~comprising receiving the data output by the incorporated technology including wherein the content of the data indicating~~ indicates the functional status of the incorporated technology.

26. (Currently Amended) The method of claim 23, ~~comprising receiving the data output by the incorporated technology including wherein the content of the data indicating~~ indicates the condition of the covered building structure.

27. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output over a communications network.

28. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output via a broadcast transmission.

29. (Previously presented) The method of claim 23, wherein the incorporated technology comprises a risk mitigation technology.

30. (Previously presented) The method of claim 23, wherein the technology comprises a risk mitigation technology.

31. (Previously presented) The method of claim 23, comprising receiving, by the insurance company, the data output by the incorporated technology.

32—38 Canceled)

39. (New) A method for insuring a building structure by taking into account technologies that militate against loss comprising:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing, by the insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically,

receiving the data electronically output by the incorporated technology; and

altering terms of the issued insurance policy based the received data.

40. (New) The method of claim 39, wherein altering the terms of the insurance policy comprises altering the premium.

41. (New) The method of claim 39, wherein the data output by the incorporated technology and received by the insurance company includes data indicating the condition of the covered building structure.

42. (New) The method of claim 39, wherein the data output by the incorporated technology is output over a communications network.

43. (New) The method of claim 39, wherein the data output by the incorporated technology is output via a broadcast transmission.

44. (New) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a first processor configured for issuing, by an insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically; and

a second processor configured for altering, by the insurance company, terms of the issued insurance policy based on content of the data output electronically by the incorporated technology.

45. (New) The system of claim 44, wherein altering the terms of the insurance policy comprises altering the premium.

46. (New) The system of claim 44, wherein the data output by the incorporated technology and received by the insurance company includes data indicating the condition of the covered building structure.

47. (New) A system for insuring a building structure by taking into account technologies that militate against loss comprising:

a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

a server associated with an insurance company for receiving the data electronically output by the incorporated technology; and

a first processor for issuing, by the insurance company, an insurance policy covering a building structure that incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically, and

a second processor for altering, by the insurance company, terms of the issued insurance policy based the received data.

48. (New) The system of claim 44, wherein altering the terms of the insurance policy comprises altering the premium.

49. (New) The system of claim 44, wherein the data output by the incorporated technology and received by the insurance company includes data indicating the condition of the covered building structure.